

STATE OF NORTH DAKOTA
BEFORE THE COMMISSIONER OF INSURANCE

In the Matter of)	ORDER VACATING
)	CEASE AND DESIST ORDER OF
Global Net Health Care,)	DECEMBER 20, 2006, AND
Online Insurance Services, Inc.,)	ISSUING A REVISED
Wholesale Benefits Club, Inc., and)	CEASE AND DESIST ORDER
Erick Stover,)	AND NOTICE OF
)	OPPORTUNITY FOR HEARING
Respondents.)	CASE NO. CO-06-196

TO: Global Net Health Care, Online Insurance Services, Inc., Wholesale Benefits Club, Inc., and Erick Stover

Commissioner of Insurance Jim Poolman, hereinafter "Commissioner", herewith vacates his Cease and Desist Order of December 20, 2006, and in support of his revised Cease and Desist Order has determined as follows:

1. N.D. Cent. Code § 26.1-01-03.1 authorizes the Commissioner to issue an Order to cease and desist when it appears that any person or business entity is engaged in an act or practice which violates or may lead to a violation of Title 26.1 of the North Dakota Century Code.

2. N.D. Cent. Code Chapter § 26.1-53 governs the marketing of discount medical plans in North Dakota.

3. On November 30, 2006, Global Net Health Care or unknown persons acting on its behalf, sent by fax an advertisement for a discount medical plan to (701) 264-4554 and (701) 237-9508. A true and correct copy of the advertisement faxed is attached hereto as Exhibit 1.

4. The faxed advertisement sent to the fax numbers in paragraph 3 was an unsolicited advertisement.

5. Telephone numbers containing area code (701) are North Dakota based telephone numbers.

6. The faxed advertisement uses the following terms in a manner that could reasonably mislead a person into believing the discount medical plan is insurance and that said use constitutes a violation of N.D. Cent. Code § 26.1-53-02(2):

- a. "Health care plan".
- b. "PPO".
- c. "Guaranteed".
- d. "Deductibles".
- e. "Co-pays".

7. The advertisement does not contain the disclosures required by N.D. Cent. Code § 26.1-53-03(1) including, but not limited to, the following disclosures: (1) that the plan is not an insurance policy; (2) that the plan member is obligated to pay for all health care services but will receive a discount from those health care providers that have contracted with the discount medical plan organization; (3) the name, address, and telephone number of the discount medical plan organization and the marketer; and (4) the cancellation and refund rights provided under N.D. Cent. Code § 26.1-53-08.

7. The faxed advertisement violates the provisions of N.D. Cent. Code §§ 26.1-53-02(2) and 26.1-53-03.

8. When calling 1-866-579-3725, the response number contained in the advertisement, the telephone is answered by a system or individual that identifies the answering number as Global Net Enrollment Line.

9. Persons answering 1-866-579-3725 indicate that Global Net's website is www.oisworldfl.com.

10. Erick Stover is the registrant of the domain name www.oisworldfl.com and his address is 2001 Wells Road, Suite C, Orange Park, FL 32073.

11. The website for Global Net Health Care indicates that OIS Discount Plan is provided and administered through Wholesale Benefits Club, Inc., a discount medical plan organization located at 15950 North 76th Street, Suite 200, Scottsdale, AZ 85260.

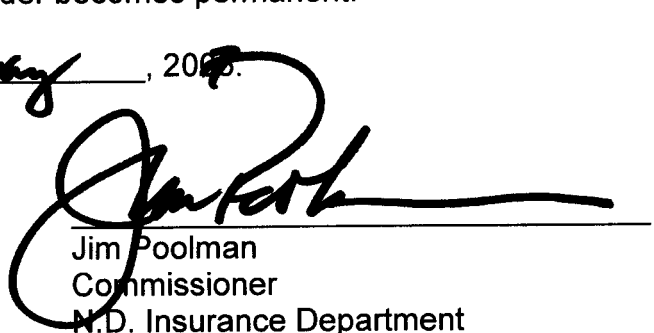
NOW, THEREFORE, IT IS HEREBY ORDERED pursuant to N.D. Cent. Code § 26.1-01-03.1 that the Respondents shall immediately **CEASE AND DESIST** using the advertisement attached hereto in marketing, promoting, selling or distributing any discount medical plan in the State of North Dakota and from marketing, promoting, selling or distributing any discount medical plan in the State of North Dakota in violation of the provisions of Chapter 26.1-53 of the North Dakota Century Code.

NOTICE OF OPPORTUNITY FOR HEARING

Any party aggrieved by the Commissioner's order may make written application for a hearing on the order within 30 days of the date of the order. The application for a hearing must briefly state the respects in which the applicant is aggrieved by the order and the grounds for relief to be relied upon at the hearing. A hearing must be held not later than 10 days after an application for hearing is received unless a delay is requested by all persons named in the order. The Commissioner, within 30 days after the hearing, shall issue an order vacating the Cease and Desist Order or making the Cease and Desist Order permanent, as the facts require. The failure of any named person to appear at any proper hearing under this section after receiving notice of the hearing will cause that person to be in default and the allegations contained in the Cease and Desist Order may be deemed to

be true and may be used against the person at the hearing. If no hearing is requested by written application, the Commissioner's Order becomes permanent.

DATED this 4th day of January, 2008.

A large, stylized handwritten signature in black ink, appearing to read "Jim Poolman", is written over a horizontal line.

Jim Poolman
Commissioner
N.D. Insurance Department
600 East Boulevard Avenue
Bismarck, ND 58505
(701) 328-2440

PASS AROUND TO FRIENDS, FAMILY AND CO-WORKERS!

Now Open To The General Public!

HEALTH CARE FOR THE ENTIRE FAMILY

ONLY **\$59-\$89** A MONTH
GUARANTEED!! Offer Exp Friday!

INDIVIDUAL PLANS ALSO AVAILABLE!

1-866-579-3725

Medical - Dental - Prescriptions

- ☒ All Pre-Existing Conditions Accepted!
- ☒ Never Any Rate Increases!
- ☒ No Caps On Usage!
- ☒ All Ages Accepted!
- ☒ No Deductibles!
- ☒ No Co-Pays!

Your New Health Care Plan Includes:

- ◆ Medical (Dr. Visits, Labs, X-Rays, Hospital Stays, Emergency Room Visits)
- ◆ Dental (Oral Exams, Fillings, Root Canals, Dentures, Cleanings, Scaling, etc.)
- ◆ PPO Hospital Network (Large Preferred Provider Hospital Network)
- ◆ PPO Physician's Network (Over 550,000 Preferred Provider Physicians Nationwide)
- ◆ Prescription Program (No Co-Pays or Deductibles)
- ◆ Vision and Hearing (Glasses, Hearing Aids, Contacts, Eye Exams, etc.)
- ◆ 24 Hr. Nurse Health line (24 Hours A Day, 7 Days A Week.)
- ◆ Alternative Medicine (Acupuncture, Massage Therapy, Etc)
- ◆ Lasik Benefit (Laser Surgery)

HURRY! CALL US RIGHT NOW.....

OPEN ENROLLMENT ENDS ON **FRIDAY** FOR THE GENERAL PUBLIC!!

1-866-579-3725

Call us anytime Mon-Fri 9am EST to 6pm EST

To be removed from all future contact please call 1-866-782-9675.